

PTO/SB/08A (10-96) [MODIFIED]
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Substitute for	Form 1449A/PTO			Complete if Known		
				Application Number	09/425,471	
	MATION D			Filing Date	October 22, 1999	
STATEMENT BY APPLICANT				First Named Inventor	Julie A. Gaschwender	
				Group Art Unit	2767 2164	
(use as many sheets as necessary)				Examiner Name		
Sheet	i	of	1	Attorney Docket Number	FDC 0136 PUS	

	U.S. PATENT DOCUMENTS								
Examiner Initials	Cite No.1	U.S. PATENT D	OCUMENT Kind Code ² (<i>if known</i>)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear			
FA	А	5,774,882		Keen et al.	06/30/98				
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Examiner Initials	Cite No.1	Office	e ³ Number ⁴	Kind Code⁵ (<i>if known</i>)	Name of Patentee or Applicant of Cited Document	of Cited Document MM-DD-YYYY	Relevant Figures Appear	T ^e
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^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line incomplete in the incomplete and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Application Number	09/425,471				
Filing Date	October 22, 1999				
First Named Inventor	Julie A. Geschwender et al.				
Group Art Unit	Unknown				
Examiner Name	Unknown				
Attorney Docket Number	FDC 0136 PUS				

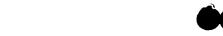
	U.S. PATENT DOCUMENTS									
Examiner Initials	Cite No.1	U.S. PATENT D	OCUMENT Kind Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear				
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PTO/SB/08B (10-96) [reproduced]

Substitute Or Form 1449B/PTO Complete if Known	
Substitute of 1 of 11 1449 by 10	
Application Number 09/425,471 PRIFORMATION DISCLOSURE Filing Date 00ctober 22, 1999	
Filing Date October 22, 1999	
STATEMENT BY APPLICANT First Named Inventor Julie A. Geschwender	r et al.
Group Art Unit Unknown	
(use as many sheets as necessary) Examiner Name Unknown	
Sheet 2 of 2 Attorney Docket Number FDC 0136 PUS	
OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS	
Examiner Initials Cite No. Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s publisher, city and/or country where published.), T ²
SCHOTT, et al., "The plastic thief: preventing credit card fraud", Credit Union Executive, v35, n3, p16(8), May 15, 1995, Dialog File 148, 0794706.	
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Examiner Signature Date Considered 6/29/9/
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			g	Application Number	09/425,471	
INFORMATION BISCLOSURE				Filing Date	October 22, 1999	
STATEMENT BY APPLICANT			HELLOWAIN I	First Named Inventor	Julie A. Geschwender et al.	
				Group Art Unit	2767	
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Examiner Initials	Cite No.1	U.S. PATENT D	OOCUMENT Kind Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Rifleyant Figures Appears
		5,239,462		Jones et al.	08/24/1993	MECEIVEL
		5,774,882		Keen et al.	06/30/1998	ièène 4 - O - o - o
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			Foreign Patent Doc	ument		Date of Publication	Pages, Columns, Lines, Where Relevant Passages or		
Examiner Initials	Cite No.1	Office ³	Number 4	Kind Code⁵ (if known)	Name of Patentee or Applicant of Cited Document	of Cited Document MM-DD-YYYY	Relevant Figures Appear	T⁵	
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Substitute for Form 1449B/PTO		Complete if Known			
	•			Application Number	09/425,471
			CLOSURE	Filing Date	October 22, 1999
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				Group Art Unit	2767
-	(use as many sh	eets a	s necessary)	Examiner Name	Unknown
Sheet	2	of	2	Attorney Docket Number	FDC 0136 PUS Group 2700
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Sheet	2	of 2 Attorney Docket Number FDC 0136 PUS GTOUP			
	OTHER P	RIOR ART NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
-		International Search Report - March 2, 2000			
P		Grafton, David; "Analysing Customers With Behavioural Modelling"; v17n6, pgs. 27-31 1996 ISSN: 0143-5329 JRNL CODE: CRT			
FP		"Five Ways To Reduce Risk With Neural Networks"; Credit Risk Management Report; September 27, 1993; V. 3 NO. 19; Publisher: Phillips Business Information, Inc.			
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Signature	1 / / / / / / /	Considered	9/2//01

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